

Information to identify the case:

Debtor 1	<u>Carmelo Scalia</u>	Social Security number or ITIN	xxx-xx-4764
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Stella Ann Scalia</u>	Social Security number or ITIN	xxx-xx-4697
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-25081-VFP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carmelo Scalia

Stella Ann Scalia

4/14/23

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Carmelo Scalia
Stella Ann Scalia
Debtors

Case No. 17-25081-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 14, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Carmelo Scalia, Stella Ann Scalia, 77 Humphrey Avenue, Bayonne, NJ 07002-2336
cr	+ THE PROVIDENT BANK, THE PROVIDENT BANK, PO BOX 1001, ISELIN, NJ 08830-1001
516963784	+ AT&T Mobility, Attn: Franklin Collection Services, 2978 W Jackson Street, Tupelo, MS 38801-6731
516963783	+ Anthony V. Scalia, 77 Humphrey Ave, Bayonne, NJ 07002-2336
516963786	+ Chase Bank, Attn: Creditone, LLC, POB 605, Metairie, LA 70004-0605
516963789	+ GE Money Bank, Attn: Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541-0914
516963790	GE Money Bank/ Lord & Taylor, Attn: Total Card, Inc., POB89725, Sioux Falls, SD 57109
516963793	+ State of New Jersey, Division of Taxation, POB 643, Trenton, NJ 08646-0643
516963794	+ The Provident Bank, Attn: Bourne Noll & Kenyon, P.C., 382 Springfield Avenue, Summit, NJ 07901-2707

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 14 2023 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 14 2023 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/PDF: bncnotices@becket-lee.com	Apr 14 2023 20:39:56	American Express National Bank, Becket & Lee, LLP, PO Box 3001, Malvern, PA 19355-0701
cr	+ EDI: RMSC.COM	Apr 15 2023 00:22:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: RASEBN@raslg.com	Apr 14 2023 20:34:00	U.S. Bank National Association, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487, UNITED STATES 33487-2853
517230595	+ EDI: CINGMIDLAND.COM	Apr 15 2023 00:22:00	AT&T Mobility II LLC, c/o AT&T Services, Inc, Karen A. Cavagnaro, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
517220613	Email/Text: amcgill@debtone.com	Apr 14 2023 20:34:00	CREDITONE, LLC, P.O. BOX 625, METAIRIE, LA 70004-0625
517231668	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 14 2023 20:39:51	Advanta Bank Corporation, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517863658	Email/PDF: bncnotices@becket-lee.com	Apr 14 2023 20:40:17	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516963785	EDI: CAPITALONE.COM	Apr 15 2023 00:22:00	Capital One Bank, 15000 Capital One Drive,

District/off: 0312-2

User: admin

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		Richmond, VA 23238
517167785	+ Email/Text: bankruptcy@cavps.com	Apr 14 2023 20:35:00 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516963787	+ EDI: JEFFERSONCAP.COM	Apr 15 2023 00:22:00 Comenity Bank/ VictoriasSecret, Attn: Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303-2198
516963788	^ MEBN	Apr 14 2023 20:29:36 Dynamic Recovery Solutions, POB 25759, Greenville, SC 29616-0759
516963791	EDI: IRS.COM	Apr 15 2023 00:22:00 Internal Revenue Service, 955 South Springfield Avenue, Springfield, NJ 07081
517222180	Email/PDF: resurgentbknofications@resurgent.com	Apr 14 2023 20:39:53 LVNV Funding, LLC its successors and assigns as, assignee of FIA Card Services, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516963792	+ EDI: LCIPHMRGT	Apr 15 2023 00:22:00 Ocwen Loan Servicing, LLC, 1 Mortgage Way, Mailstop LCC, Mt. Laurel, NJ 08054-4637
517216041	+ EDI: LCIPHMRGT	Apr 15 2023 00:22:00 PHH Mortgage Corporation, PO Box 24781, Attn: SV 19, West Palm Beach, FL 33416-4781
516965524	+ EDI: RMSC.COM	Apr 15 2023 00:22:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516963796	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 14 2023 20:34:00 Toyota Motor Credit Corporation, 5005 N River Blvd, Cedar Rapids, IA 52411
516963795	+ EDI: TCISOLUTIONS.COM	Apr 15 2023 00:22:00 Total Card, Inc., 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
517126652	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 14 2023 20:34:00 Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517966537	Email/PDF: bcnofices@becket-lee.com	Apr 14 2023 20:40:06 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
TOTAL: 22		

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Toyota Motor Credit Corp., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
519846492	*+	PHH Mortgage Corporation, PO Box 24781, Attn: SV 19, West Palm Beach, FL 33416-4781
516963797	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court., Toyota Motor Credit Corporation, 5005 N River Blvd, Cedar Rapids, IA 52411

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2023

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

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Date Rcvd: Apr 14, 2023

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CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2023 at the address(es) listed below:**

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor U.S. Bank National Association ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
James R. Ottobre	on behalf of Creditor THE PROVIDENT BANK jottobre@bournenoll.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin M. Buttery	on behalf of Creditor U.S. Bank National Association kbuttery@moodklaw.com
Laura M. Eggerman	on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@raslg.com
Marie-Ann Greenberg	magecf@magtrustee.com
Ronald I. LeVine	on behalf of Debtor Carmelo Scalia ronlevinelawfirm@gmail.com irr72645@notify.bestcase.com
Ronald I. LeVine	on behalf of Joint Debtor Stella Ann Scalia ronlevinelawfirm@gmail.com irr72645@notify.bestcase.com
Shauna M Deluca	on behalf of Creditor U.S. Bank National Association sdeluca@hasbanilight.com hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor U.S. Bank National Association smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12